

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN P. WITHEREL
CARLA R. WITHEREL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.: 11-22158 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/06/2011 and confirmed on 6/6/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		166,657.50
Less Refunds to Debtor	1,575.29	
TOTAL AMOUNT OF PLAN FUND		165,082.21

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,434.00	
Trustee Fee	5,612.30	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,046.30

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDLAND MORTGAGE CO*	0.00	121,108.48	0.00	121,108.48
	Acct: 1194				
	MIDLAND MORTGAGE CO*	1,980.66	1,980.66	0.00	1,980.66
	Acct: 1194				
	FORD MOTOR CREDIT CO(*)	8,283.77	8,283.77	515.03	8,798.80
	Acct: XXX4494				
	SANTANDER CONSUMER USA(*)	0.00	14,741.72	0.00	14,741.72
	Acct: XXX8532				
	CONSUMER PORTFOLIO SVCS/CPS	0.00	8,977.71	0.00	8,977.71
	Acct: XXXXXX3591				
					155,607.37

Priority					
	EDGARDO D SANTILLAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN P. WITHEREL	0.00	0.00	0.00	0.00
	Acct:				
	JOHN P. WITHEREL	1,575.29	1,575.29	0.00	0.00
	Acct:				
	PROSTKO & SANTILLAN LLC**	2,434.00	2,434.00	0.00	0.00
	Acct:				
	JAMES A PROSTKO ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	PROSTKO & SANTILLAN LLC**	0.00	0.00	0.00	0.00
	Acct:				
	EDGARDO D SANTILLAN ESQ	1,000.00	1,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX3-15				
	*** NONE ***				

Unsecured					
	DUQUESNE LIGHT COMPANY(*)	69.20	0.51	0.00	0.51
	Acct: 0002				
	BACK BOWL I LLC	3,582.57	26.15	0.00	26.15
	Acct: 8617				
	VANDA LLC	2,250.74	16.43	0.00	16.43

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7911				
	VANDA LLC	2,838.23	20.72	0.00	20.72
	Acct: 9968				
	VANDA LLC	425.64	3.11	0.00	3.11
	Acct: 4817				
	VANDA LLC	6,891.04	50.30	0.00	50.30
	Acct: 6449				
	PRA/PORTFOLIO RECOVERY ASSOC	5,819.69	42.48	0.00	42.48
	Acct: 5660				
	PRA/PORTFOLIO RECOVERY ASSOC	2,356.14	17.20	0.00	17.20
	Acct: 7440				
	DELL FINANCIAL SERVICES LLC	2,924.62	21.35	0.00	21.35
	Acct: 0352				
	PRA/PORTFOLIO RECOVERY ASSOC	382.77	2.79	0.00	2.79
	Acct: 4039				
	PRA/PORTFOLIO RECOVERY ASSOC	661.00	4.83	0.00	4.83
	Acct: 7999				
	PRA/PORTFOLIO RECOVERY ASSOC	579.39	4.23	0.00	4.23
	Acct: 7554				
	MAIN STREET ACQUISITIONS CORP	4,249.16	31.02	0.00	31.02
	Acct: 2880				
	PRA/PORTFOLIO RECOVERY ASSOC	1,077.00	7.86	0.00	7.86
	Acct: 5794				
	GREATER PITTSBURGH POLICE FCU	15,195.00	110.92	0.00	110.92
	Acct: 1055				
	PRA/PORTFOLIO RECOVERY ASSOC	4,058.58	29.63	0.00	29.63
	Acct: 3708				
	PRA/PORTFOLIO RECOVERY ASSOC	580.03	4.23	0.00	4.23
	Acct: 9883				
	PRA/PORTFOLIO RECOVERY ASSOC	754.00	5.50	0.00	5.50
	Acct: 8275				
	BUREAUS INVESTMENT GROUP PORTFC	3,521.74	25.71	0.00	25.71
	Acct: 3770				
	WORLD FINANCIAL NETWORK NB	488.37	3.57	0.00	3.57
	Acct: 2136				
	GREATER PITTSBURGH POLICE FCU	0.00	0.00	0.00	0.00
	Acct: 5095				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
					428.54

TOTAL PAID TO CREDITORS

156,035.91

TOTAL

CLAIMED 0.00

PRIORITY 10,264.43

SECURED 58,704.91

Date: 07/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN P. WITHEREL
CARLA R. WITHEREL
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.: 11-22158 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 7

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John P Witherel
Carla R Witherel
DebtorsCase No. 11-22158-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
Form ID: pdf900Page 1 of 3
Total Noticed: 42

Date Rcvd: Jul 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2016.

db/jdb aty +John P Witherel, Carla R Witherel, 152 Mayer Drive, Pittsburgh, PA 15237-1866
+Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860

13025803 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833

13025804 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, N.A., Bankruptcy Dept, Po Box 5155, Norcross, GA 30091)

13543359 +Capital One, N.A., PO Box 12907, Norfolk, VA 23541-0907

13025805 +Chase, Po Box 15298, Wilmington, DE 19850-5298

13070546 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145

13025806 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, Attn: Bankruptcy Dept., Po Box 81577, Austin, TX 78708)

13142003 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219

13061137 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, P O Box 6275, Dearborn, MI 48121)

13025809 +Goodyearcbsd, Po Box 6497, Sioux Falls, SD 57117-6497

13061099 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907

13025810 +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213

13235615 Main Street Acquisitions Corp., assignee, of HSBC CARD SERVICES (III) INC., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13025811 +Main Street Acquisiton, 2877 Paradise Rd Unit 30, Las Vegas, NV 89109-5236

13068933 +Midland Mortgage Company, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

13025812 +Midland Mortgage Company, Attn: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648

13025813 +Ntb/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

13025814 +Pittsburgh Police FCU, 1338 Chartiers Ave, Pittsburgh, PA 15220-4800

13025817 +Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 28 2016 02:01:53
PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907

cr E-mail/PDF: rmscedi@recoverycorp.com Jul 28 2016 01:48:48
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13057900 +E-mail/Text: bncmail@w-legal.com Jul 28 2016 01:44:42 BACK BOWL I LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132

13121507 E-mail/PDF: rmscedi@recoverycorp.com Jul 28 2016 01:50:12
Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corporat,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

13057897 +E-mail/Text: bncmail@w-legal.com Jul 28 2016 01:44:42 CANDICA L.L.C.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132

13981020 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 28 2016 01:44:59
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA 92619-7071

13041023 E-mail/PDF: resurgentbknofications@resurgent.com Jul 28 2016 01:50:31
Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390,
Greenville, SC 29603-0390

13443488 E-mail/PDF: gecsed@recoverycorp.com Jul 28 2016 01:48:15 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605

13145130 E-mail/PDF: gecsed@recoverycorp.com Jul 28 2016 01:49:43 GE Money Bank,
Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661

13038247 E-mail/PDF: resurgentbknofications@resurgent.com Jul 28 2016 01:50:28 GE Money Bank,
c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

13025808 +E-mail/PDF: gecsed@recoverycorp.com Jul 28 2016 01:51:08 Gemb/care Credit, Po Box 981439,
El Paso, TX 79998-1439

13069541 E-mail/PDF: resurgentbknofications@resurgent.com Jul 28 2016 01:51:47
Main Street Acquisition Corp., c/o B-Line, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221

13294267 +E-mail/Text: bknotice@ncmllc.com Jul 28 2016 01:44:46 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

13025815 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 28 2016 01:49:59 Portfolio Rc,
Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

13135075 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 28 2016 02:01:53
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541

13080709 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 28 2016 01:48:34
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: msch
Form ID: pdf900

Page 2 of 3
Total Noticed: 42

Date Rcvd: Jul 27, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13620423 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 28 2016 02:00:55
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13443489 E-mail/PDF: rmscedi@recoverycorp.com Jul 28 2016 01:50:13
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
13025816 +E-mail/PDF: gecscdi@recoverycorp.com Jul 28 2016 01:48:15 Sams Club,
Attention: Bankruptcy Department, Po Box 105968, Atlanta, GA 30348-5968
13566915 +E-mail/Text: bncmail@w-legal.com Jul 28 2016 01:45:18 Vanda, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13118594 E-mail/Text: bnc-quantum@quantum3group.com Jul 28 2016 01:43:31
World Financial Network National Bank, Quantum3 Group LLC, PO Box 788,
Kirkland, WA 98083-0788

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr MIDFIRST BANK
cr Midland Mortgage Co.
13025819 Wfnnb/fashion Bug
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
cr* +PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13057898* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13057899* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13076504* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13025807* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Corporation, National Bankruptcy Service Center,
Po Box 537901, Livonia, MI 48153)
13132785* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541)
13618432* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13618434* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13618435* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13025818 ##+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

TOTALS: 4, * 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: msch
Form ID: pdf900

Page 3 of 3
Total Noticed: 42

Date Rcvd: Jul 27, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Midland Mortgage Co. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor MIDFIRST BANK agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Edgardo D. Santillan on behalf of Debtor John P Witherel edscourt@debtlaw.com,
edscourt@gmail.com/650corpst304bknotbackup15009@gmail.com/eds@debtlaw.com/eds.myecfemail@gmail.co
m
Edgardo D. Santillan on behalf of Joint Debtor Carla R Witherel edscourt@debtlaw.com,
edscourt@gmail.com/650corpst304bknotbackup15009@gmail.com/eds@debtlaw.com/eds.myecfemail@gmail.co
m
James A. Prostko on behalf of Joint Debtor Carla R Witherel pawb@fedphe.com,
james.prostko@phelanhallinan.com
James A. Prostko on behalf of Debtor John P Witherel pawb@fedphe.com,
james.prostko@phelanhallinan.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com/pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com/cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 11